



INFORMATION DISCLOSURE CITATION	Attorney Docket: 4593-4000	Serial No.: 10/678,118
	Applicant: Lee Salzmänn, et al.	
	Filing Date: October 6, 2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS

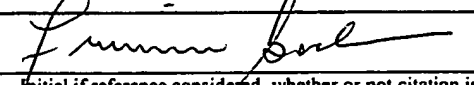
Examiner Initial	Patent Number	Issue Date	Name	Class	Sub-Class	Filing Date
F.B.	5,251,265	October 1993	Dohle et al.			
	5,257,320	October 1993	Etherington et al.			
	5,313,394	May 1994	Clapp			
	5,544,255	August 1996	Smithies et al.			
	5,584,025	December 1996	Keithley et al.			
	5,606,609	February 1997	Houser et al.			
	5,615,268	March 1997	Bisbee et al.			
	5,640,577	June 1997	Scharmer			
	5,664,115	September 1997	Fraser			
F.B.	5,689,567	November 1997	Miyauchi			

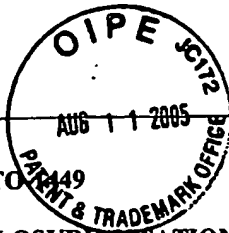
FOREIGN PATENT DOCUMENTS

Examiner Initial	Patent Number	Publication Date	Country	Class	Sub-Class	Translation
F.B.	2001084292 A	March 2001	Japan			

OTHER DOCUMENTS

F.B.	O'Sullivan, Orla, "Mecca Accelerated Closing And Delivery", Mortgage Technology, Fall, 1996, 4 pages.
	Chu, Francis, "EDS Is Building Paperless Mortgage Closing System", Real Estate Finance Today, Volume 13, Number 24, November 25, 1996, pages 7 and 24.
	Gerlach, Kara, "EDS Promotes Paperless Loan Closing Concept", Real Estate Finance Today, Volume 14, No. 7, March 28, 1997, pages 1 and 9.
	Cornwell, Ted, "EDS Advances the Paperless Mortgage", National Mortgage News, March 31, 1997, 1 page (page 17).
	Edmonson, R.G., "EDS introduces service to cut mortgage paperwork", Credit Union News, Vol. 17, No. 9; May 2, 1997, 2 pages (pages 12-13).
	"Accelerated Closing And Delivery Services", EDS Electronic Mortgage Services, October 3, 1997, 1 page.
F.B.	Maynard Mortgages.com, Builder, Volume 22, No. 11, pages 150-158, September 1999.

Examiner 	Date Considered 5/12/06
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	



FORM PTO 449 INFORMATION DISCLOSURE CITATION	Attorney Docket: 4593-4000	Serial No.: 10/678,118
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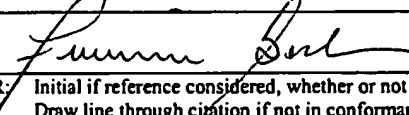
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Examiner Initial	Patent Number	Issue Date	Name	Class	Sub-Class	Filing Date
F-B	5,748,738	May 1998	Bisbee et al.			
	5,752,152	May 1998	Gasper et al.			
	5,774,887	June 1998	Wolff et al.			
	5,799,157	August 1998	Escallon			
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